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One Corporate Center
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Owings Mills, Maryland 21117

SUBSTITUTE TRUSTEE'S SALE
VALUABLE INDUSTRIALLY ZONED PROPERTY IMPROVED
FOR USE AS A RETAIL CARWASH FACILITY
Known As
1817 Laurens Street
Baltimore, Maryland 21217

Under and by virtue of the power of sale contained in that certain Deed of Trust from Damon Z. Bellamy-Bey a/k/a Damon Bellamy-Bey to Moon, Park and Associates, Trustees for Business Lenders, LLC, dated January 10, 2001, securing payment of a Small Business Administration Note, and recorded among the Land Records of Baltimore City, Maryland in Liber 1143 at Folio 182, the holder of the indebtedness secured by said Deed of Trust having appointed Jeremy S. Friedberg and Andrew L. Cole as Substitute Trustees by instrument duly executed and acknowledged, and at the request of the party secured thereby, default having occurred under the terms of the Deed of Trust, the undersigned Substitute Trustees will sell, at public auction at the main entrance to the United States District Court for the District of Maryland (Northern Division), Garmatz Federal Courthouse, 101 W. Lombard Street, Baltimore, Maryland 21201, on

Wednesday, February 8, 2006,
at 10:00 a.m.

All that certain lot, piece or parcel of land, with improvements thereon and the appurtenances thereto belonging, lying and being in the City of Baltimore, Maryland, and more particularly described as follows:

BEGINNING for the same at a point formed by the intersection of the east side of North Monroe Street (66 feet wide) and the south side of Laurens Street (66 feet wide); thence binding on the south side of Laurens Street South 2 degrees 31 minutes 29 seconds East 140.00 feet; thence South 87 degrees 23 minutes 31 seconds West 100.00 feet; thence North 81 degrees 36 minutes 13 seconds West 126.68 feet to North 2 degrees 27 minutes 32 seconds West 116.00 feet to the place of beginning. Containing 0.6867 acres of land more or less as described by Kenneth J. Wells, Inc., Land Planners and Surveyors, October 15, 1991, based on descriptions of record.

The property lies in the M-2-1 zone and constitutes a portion of premises improved for use as a commercial carwash facility.

The property will be sold in "AS IS" condition, subject to any existing building violations, encroachments, etc., and also subject to conditions, restrictions and

agreements of record affecting same, if any. Neither the Substitute Trustees nor their respective agents, successors or assigns make any representations or warranties, either express or implied, with respect to the property including without limitation, description, use, recorded or unrecorded leases or other occupancy agreements, if any, operating and management agreements, physical conditions or to the environmental conditions of the subject property

TERMS OF SALE: Cash or certified check deposit in the amount of \$30,000.00 will be required of the purchaser at the time and place of sale, balance in cash or certified funds, immediately within thirty(30) days of the final ratification of the sale by the United States District Court for the District of Maryland (Northern Division) and to bear interest at the rate pursuant to the Deed of Trust Note on a per annum basis from the date of sale to date of settlement. In the event settlement is delayed for any reason, there shall be no abatement of the interest. If the purchaser defaults, in addition to all other remedies including but not limited to attorney fees, the Substitute Trustees may declare the entire deposit forfeited and resell the property at the risk and expense of the defaulting purchaser. The defaulting purchaser shall be liable for the payment of any deficiency in the purchase price, all costs and expenses of both sales, attorney fees and all other charges due, and incidental and consequential damages. Real property taxes, including arrearages, water rent, sanitary and/or metropolitan district charges and all other charges payable on an annual basis, and ground rent, if any, shall be paid by the purchaser at settlement with no adjustments. The cost of all documentary stamps, transfer taxes and costs associated with settlement of the property shall be borne by the purchaser. Purchaser shall have the responsibility of obtaining possession of the property. In the event the Substitute Trustees do not convey title for any reason, purchaser's sole remedy is return of deposit.

Jeremy S. Friedberg
Andrew L. Cole
Substitute Trustees

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